



CITY OF MESA

FOR YOUR BENEFIT!

February 2013

Special points of interest:

- February is American Heart Month
- February is Banana and Sweet Potato month
- President's Day was originally established in recognition of George Washington's birthday.
- More than 36 million heart shaped boxes of chocolate are sold for Valentine's Day each year.

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Did You Notice a New Number on Your W-2 for 2012?

The W-2 is the annual wage and tax form that the City provides to you and the Internal Revenue Service (IRS) each January for the preceding calendar year. When you received your W-2 for 2012, you may have noticed a new number in Box 12 with the symbol "DD". This entry shows the cost or "value" of your City-sponsored medical plan, if you have one. The number includes the combined amount paid by you and the City for your medical plan premiums for the year. This new reporting process was mandated by Congress as part of health care reform initiatives, to allow employees to "be more informed health-care consumers" according to the IRS. The "DD" entry on your W-2 is not a taxable income amount, it is an informational amount only.

IMPORTANT REMINDERS:

2012 Flexible Spending Account Deadline Coming

Flexible Spending Accounts (FSA) are a "use-it-or-lose-it" benefit (under IRS regulations). If you were enrolled in FSA for health or dependent care in 2012, **the deadline for submitting claims from calendar year 2012 (January 1, 2012 – December 31, 2012), is April 1, 2013 by 6pm.** Any claims received after this date, or any remaining balances in your 2012 flexible spending accounts will be forfeited to the COM Employee Benefit Trust.

If your claim is denied due to failure to meet the requirements for eligibility or for failure to provide documentation it will not be reprocessed after the deadline. If you wait until April 1st to submit your claim for the 2012 calendar year, and the claim is incomplete in any way, you will be too late for the last 2012 processing. You will forfeit any remaining funds.

Prostate Cancer Screenings

[Tuesday, March 26, 2013 - 7:30am-1:00pm](#)
Main Library, 64 E. 1st Street, Mesa 85201

[Wednesday, March 27, 2013 - 7:30am-1:00pm](#)
Red Mountain Library, 635 N. Power Road, Mesa 85205
Appointments required

Call Today - 480-964-3013



Who Pays First, Who Pays Second? Can I Choose My Primary Insurance?

Some employees and families have more than one health insurance coverage. Maybe a member has individual or family coverage through the City and their spouse also has full coverage for the family through their job. Or maybe, Medicare or other government coverage is available to either the employee or a family member. When these situations arise or change, it is very important to notify the Employee Benefits Department right away and provide any necessary documentation.

Who Pays First? Who Pays Second? - Generally, one health insurance policy is identified as the primary plan and the other as the secondary plan. The first question when there are two or more group carriers involved is “Who is the primary insurance carrier and who is the secondary carrier?” The answer is subject to the rules described below—it is not a choice that you make.

Coordination of Benefits (COB) - The primary plan is the plan that pays first. Then the secondary plan pays any additional eligible benefits after the primary plan's benefits are exhausted and on down the line if there are more than two plans involved. Coordination of Benefits (COB) is based on the City of Mesa Plan document aligned with the National Association of Insurance Commissioners benchmarks for COB. The COB guidelines were established as a method by which two or more carriers or plans could coordinate their respective benefits so the total benefit paid does not exceed 100% of the total allowable expenses incurred. Which plan acts as the primary plan varies by the type of coverage and the situation. **See the list below to help determine coordination of benefits.**

Notification of Changes – The City of Mesa must be notified anytime there is a change in insurance coverage levels (i.e. dropping or adding). For example if you have a spouse or dependent who gains coverage through their own employer, that coverage will become their primary insurance. The City of Mesa will then in turn become their secondary insurance. When dropping or adding other insurance coverage members must provide a notice from the other company indicating who is covered, what the benefits are, and when the change is effective.

Claims and Fraud – When processing claims, if there is an indication that a patient has other insurance, the claim will be denied until the information is verified with the member and/or other insurance company. Members who have more than one insurance need to disclose this information to their insurance carriers and health care providers. Knowingly withholding insurance information is considered fraud. The member could be held responsible for paying the entire bill, subject to prosecution and/or dropped by the insurance company or plan.

How to Determine Which Plan is Primary, Secondary and so on:

Employee, Member or Subscriber

- The plan that covers you as an employee, member or subscriber is primary over the plan that covers you as a dependent.
- The plan that covers you as an active employee is primary over the plan that covers you as a former employee (i.e. COBRA or Retiree).
- If you are covered as an employee, member or subscriber under more than one plan, but are covered under state or federal continuation (COBRA) under one of the plans, then: The plan covering you as an employee, member or subscriber is primary over the plan covering you under state or federal continuation (COBRA).
- If you are covered as an employee, member or subscriber under more than one plan, and none of the above rules apply, then: The plan that has been in effect the longest is primary, back to your original effective date under your employer group, whether or not the insurance company has changed over the course of coverage.

Dependent Children of Parents Not Separated or Divorced

- **Birthday Rule** – The plan covering the parent whose birthday falls earlier in the year is the primary carrier.

If both parents have the same birthday, the plan that has provided coverage longer is the primary carrier. NOTE: The birthday rule refers only to the month and day in a calendar year, not the year in which the person was born.

Dependent Children of Separated or Divorced Parents

If your child is covered by more than one group plan and you are separated or divorced from the other parent, the plans must pay in the following order:

- First, the plan of the parent with custody of the child;
- Then, the plan of the spouse of the parent with custody of the child;
- Finally, the plan of the parent not having custody of the child.

However, if terms of a court decree state that one parent is responsible for the health care expenses of the child, and the insurance company has been advised of the responsibility, that plan is primary carrier over the plan of the other parent.

Dependent Children of Parents With Joint Custody

The birthday rule applies in this situation.



Be sure to check your life insurance beneficiaries in the Claims Health Information Portal (CHIP) website . See page 7 of the newsletter for instructions.

All changes require the member to fill out a CIGNA Evidence of Insurability (EOI) Form, which can be found on the Employee Benefits website.

During Open Enrollment employee coverage levels can be increased \$10,000 to \$20,000 up to \$100,000 without EOI. All amounts for a spouse require EOI. All amounts over \$100,000 require EOI.

Benefit Spotlight

LIFE AND AD&D INSURANCE

Policy Features

We streamlined and enhanced some of our Life Insurance and AD&D coverage features as of January 1, 2013. Here's a run-down on those enhancements and some additional benefits that the vendor (CIGNA) provides to covered employees.

As you know, all full-time benefit eligible employees are covered by the City at no cost to you, for Basic Life Insurance generally equal to one times your annualized base salary. (There is a similar amount of coverage also under Accidental Death and Dismemberment insurance.) Basic Life Insurance coverage has been enhanced at no cost to the City or to you, to keep the same amount of coverage in force for all age groups of employees – whereas previously, covered employees had a reduction by 35% in their coverage amount once they turned age 70.

Many employees have also chosen Voluntary Life Insurance coverage, that you pay for out of your paycheck. The coverage continues to have an age 70 coverage reduction schedule , but that schedule has been enhanced to 65% of the pre-age 70 coverage amount, rounded up to the next highest \$10,000 increment with a minimum of \$10,000 coverage. This same coverage reduction schedule has also been applied to spouse coverage. (Before the enhancement, this coverage was not available to a spouse over age 70.)

The eligible age through which dependent children can have Voluntary Life coverage has been expanded to age 26, to generally align that eligibility with dependent age provisions in our healthcare plans.

Life insurance can be requested during the following events:

- New hire
- Open Enrollment
- Qualifying event consistent with change (i.e. marriage, birth, etc.)

Increasing/decreasing life insurance amounts can occur during:

- Open enrollment
- Qualifying event consistent with change



Additional Benefits Provided by Cigna

CIGNA offers additional programs for City of Mesa employees enrolled in either basic or supplemental life insurance. Take advantage of these wonderful programs today!

For additional information and contact numbers please click on the program names below to view a brochure.

CIGNA's Will Preparation Program

Cigna's Will Center is secure, easy to use and available to you seven days a week, 365 days a year. Phone representatives are also available via a toll-free number to assist you with the online tools. You can complete essential life and health legal documents online, such as:

- **Last will & testament** - specifies what is to be done with property, appoints an estate executor and identifies guardian for minor children
- **Living will** - contains employee's wishes regarding use of extraordinary life support or other life-sustaining medical treatment when there's no hope of recovery
- **Health care power of attorney** - grants someone permission to make medical decisions if you are unable to do so
- **Financial power of attorney** - grants someone permission to make financial decisions on your behalf if you are unable to do so

To access your Personal Estate Planning web page go to Cignawillcenter.com, and simply complete the online form and register as a new user. In the space for 'company', put in "City of Mesa". When prompted for a registration code, provide your date of birth plus the last four digits of your Social Security number. Once this is completed you can immediately start building your will and other legal documents.

CIGNA Identity Theft Program

This program helps protect employees against damages caused by identity theft. In 2009, more than 11 million adults were victims of identity theft in the U.S. Cigna has developed extensive resolution services to help employers and employees deal with this difficult issue. The program provides access to personal case managers who give step-by-step assistance and guidance to employees who have had their identity stolen and provides valuable help when it's needed most.

CIGNA Secure Travel

CIGNA Secure Travel provides emergency medical evacuation assistance and travel services, as well as helpful pre-trip planning assistance, when traveling 100 miles or more away from home on company business or on vacation. Their toll-free customer service center is available 24 hours a day, 365 days a year. And, in an emergency, our customer service center can even accept collect calls.

City of Mesa Life Insurance Beneficiaries

Members who have life insurance should be sure they have designated a beneficiary. Beneficiaries can be viewed or updated in the Claims Health Information Portal (CHIP) on the Employee Benefits website at www.mesaaz.gov/benefits. After logging into the CHIP portal access the Beneficiary Information link on the left side of the screen. A new window will open up with additional links to any applicable life insurance you may have. For CHIP password updates via email. Please call the Employee Benefits Office for a password reset.

Required beneficiary information includes:

- Name
- Relationship
- Date of Birth
- Address
- Type (Primary/Contingent)
- Percentage



City of Mesa

Fire Station - 360 E 1st Street, Mesa, AZ 85201
Tuesday, April 2, 2013 from 7:00am-4:00pm

Red Mountain Library - 635 N Power Road, Mesa, AZ 85205
Wednesday, April 3, 2013 from 7:30am-4:30pm

Main Library - 64 E 1st Street, Mesa, AZ 85201
Thursday, April 4, 2013 from 7:00am-5:00pm

To schedule an appointment please call: 480-967-3767 or 800-285-0272

- ✓ Medicare patients welcome
- ✓ City of Mesa BCBSAZ in-network provider (and other major insurance carriers)
- ✓ Non-insured patients pay \$167.00
- ✓ Full field digital Mammography and CAD computerized reading
- ✓ Able to accommodate breast implant patients

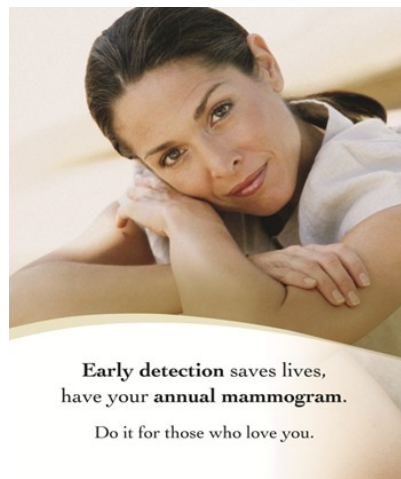
Patients under the age of 30 must provide a Doctor's referral. Screening is open to spouses, friends, and family! It is the patient's responsibility for any charges that are not covered under the insurance plan.

Please bring the following information:

- ◆ Insurance Card
- ◆ Doctor's name and address
- ◆ Location of prior mammogram films

Recommended Baseline Age: 35-40

Recommended Annual Age: 40 and over if you are at average risk



Early detection saves lives,
have your **annual mammogram**.

Do it for those who love you.

*Learn and Live*

American Heart Month

The term “heart disease” refers to several types of heart conditions. The most common type in the United States is coronary heart disease (also called coronary artery disease), which occurs when a substance called plaque builds up in the arteries that supply blood to the heart. Coronary heart disease can cause heart attack, angina, heart failure, and arrhythmias.

Cardiovascular disease, including heart disease and stroke, costs the United States \$312.6 billion each year. This total includes the cost of health care services, medications, and lost productivity. These conditions also are leading causes of disability, preventing Americans from working and enjoying family activities.

The situation is alarming, but there is good news—heart disease is preventable and controllable. We can start by taking small steps every day to bring our loved ones and ourselves closer to heart health.

Plan for Prevention

Some health conditions and lifestyle factors can put people at a higher risk for developing heart disease. You can help prevent heart disease by making healthy choices and managing any medical conditions you may have.

- **Eat a healthy diet.** Choosing healthful meal and snack options can help you avoid heart disease and its complications. Be sure to eat plenty of fresh fruits and vegetables—adults should have at least 5 servings each day. Eating foods low in saturated fat, trans fat, and cholesterol and high in fiber can help prevent high cholesterol. Limiting salt or sodium in your diet also can lower your blood pressure.
- **Maintain a healthy weight.** Being overweight or obese can increase your risk for heart disease. To determine whether your weight is in a healthy range, doctors often calculate a number called the body mass index (BMI). Doctors sometimes also use waist and hip measurements to measure a person's body fat. If you know your weight and height, you can calculate your BMI.
- **Exercise regularly.** Physical activity can help you maintain a healthy weight and lower cholesterol and blood pressure. The Surgeon General recommends that adults should engage in moderate-intensity exercise for at least 30 minutes on most days of the week.
- **Monitor your blood pressure.** High blood pressure often has no symptoms, so be sure to have it checked on a regular basis. You can check your blood pressure at home, at a pharmacy, or at a doctor's office.
- **Don't smoke.** Cigarette smoking greatly increases your risk for heart disease. If you don't smoke, don't start. If you do smoke, quit as soon as possible. Your doctor can suggest ways to help you quit.
- **Limit alcohol use.** Avoid drinking too much alcohol, which can increase your blood pressure. Men should stick to no more than two drinks per day, and women to no more than one.
- **Have your cholesterol checked.** Your health care provider should test your cholesterol levels at least once every 5 years. Talk with your doctor about this simple blood test.
- **Manage your diabetes.** If you have diabetes, monitor your blood sugar levels closely, and talk with your doctor about treatment options.
- **Take your medicine.** If you're taking medication to treat high blood pressure, high cholesterol, or diabetes, follow your doctor's instructions carefully. Always ask questions if you don't understand something.

Together, we can prevent heart disease, one step at a time.



Employee Benefits Office
20 E. Main St. Ste 600
Mesa, AZ 85201
Phone: (480) 644-2299

Benefits & Verification: Option 2
Claims: Option 3
E-mail: benefits.info@mesaaz.com

We're on the web!
Cityofmesaaz.gov/benefits



Claims Health Information Portal (CHIP)

CHIP is the City of Mesa's online benefits information system. It is available to plan members and providers as a quick and easy way of getting information about plan benefits and claims submitted. Members can access CHIP on our website at www.mesaaz.gov/benefits.

This system is maintained by the City of Mesa as a convenience to you. Plan members may view eligibility and claims information for themselves and their covered family members. The information displayed by this system is secured and encrypted (scrambled) during transmission to ensure privacy during use.

In order to enter the CHIP system, plan members must enter the User ID and Password issued to them. Dependents over the age of 18 have their own ID and password. If you have forgotten your User ID or Password, or if you are a new user on the system, please call the Employee Benefits Office at 480-644-2299, Option 2. Password resets are not available via email.



Praline Banana-Yam Pudding



Amount per serving

- Calories: 286
- Calories from fat: 25%
- Fat: 8g
- Saturated fat: 1.5g
- Monounsaturated fat: 3.6g
- Polyunsaturated fat: 2.4g
- Protein: 3.1g
- Carbohydrate: 52.4g
- Fiber: 5.9g
- Cholesterol: 0.0mg
- Iron: 1.2mg
- Sodium: 136mg
- Calcium: 45mg

Ingredients

- 4 medium sweet potatoes (about 2 3/4 pounds)
- 2 ripe bananas
- 2 tablespoons margarine, melted
- 1/4 cup packed dark brown sugar, divided
- 1/4 teaspoon ground nutmeg
- 1/4 teaspoon ground cinnamon
- 1/8 teaspoon salt
- 1 tablespoon margarine
- 2 tablespoons chopped pecans



Preparation

1. Preheat oven to 350°.
2. Bake potatoes at 350° for 1 hour or until tender. Let cool; peel and cut into chunks. Place potatoes and bananas in a food processor; process until smooth. Add melted margarine, 2 tablespoons sugar, nutmeg, cinnamon, and salt; pulse until blended. Divide sweet potato mixture evenly among 6 (8-ounce) ramekins.
3. Melt 1 tablespoon margarine in a small saucepan over medium-high heat. Add 2 tablespoons sugar; cook 1 minute. Add pecans; cook 1 minute, stirring constantly. Remove from heat; divide pecan mixture evenly among ramekins. Bake at 350° for 25 minutes or until thoroughly heated.